THIS INSTRUMENT PREPARED BY:

John A. Beam, III
Holland & Beam
2000 First Union Tower
150 Fourth Avenue North
Nashville, Tennessee 37219
(615) 726-3434

TRUSTEE'S DEED

WHEREAS, under date of November 18, 1986, Charles Holmes, and wife, Debbie Holmes, executed a certain deed of trust to Van H. Singleton, Trustee, for the purpose of securing the debt and obligations therein described, which deed of trust is recorded at Book 7046, Page 534, in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default was made in the payment of the debt and obligation secured by said deed of trust and the undersigned, as Substitute Trustee, was required by PNC Bank, Kentucky, Inc. formerly known as Citizens Fidelity Bank & Trust d/b/a PNC Mortgage Servicing Company, the owner and holder of the debt, to advertise and sell the property conveyed by said deed of trust in compliance with the provisions thereof;

WHEREAS, the undersigned, as Substitute Trustee, did in compliance with provisions of said deed of trust, advertise for sale of the property conveyed by same, the advertisement of sale having been published in Nashville Record, a newspaper published in Nashville, Davidson County, Tennessee, in the issues of November 11, 1993; November 18, 1993; and November 25, 1993, of said newspaper, said sale having been advertised for December 2, 1993, commencing at 10:00 a.m., C.S.T., at the South door of the Court House, Nashville, Davidson County, Tennessee, at which time and place same was offered for sale and sold; and

WHEREAS, said sale was made subject to prior liens and encumbrances of record, including liens of real estate taxes, and any applicable restrictions, building lines, and easements; and

WHEREAS, the highest and best bid for said property was then and there made by PNC Bank, Kentucky, Inc. formerly known as Citizens Fidelity Bank & Trust d/b/a PNC Mortgage Servicing Company, to-wit: a bid of $61,936.61 for said property, which bid was then and there accepted by the undersigned as Substitute Trustee.

NOW, THEREFORE, for the consideration named, and for and in consideration of the compliance with the terms of said bid, the undersigned, John A. Beam, III, as Substitute Trustee, has bargained and sold, and does by these presents bargain, sell and convey unto the said PNC Bank, Kentucky, Inc. formerly known as Citizens Fidelity Bank & Trust d/b/a PNC Mortgage Servicing Company, the property advertised and sold as hereinabove recited, situated, lying and being in the County of Davidson State of Tennessee, and more particularly described as follows:

A certain Planned Unit Development in Davidson County, Tennessee, being Unit No. 18 on the plan of Phase I Hickory Glade, or record in Book 6250, Page 889, Register's Office for said County, to which plan and record thereof are incorporated herein and made a part hereof by reference.

Being part of the same property conveyed to Peggy S. (Hogue) Morgan by deed from W. L. Bainbridge, Inc., of record in Book 7046, page 531, said Register's Office.

BEING the same property conveyed to Charles Holmes, and wife, Debbie by Deed dated May 9, 1988, from Peggy S. Morgan (formerly Peggy S. Hogue) and Michael Morgan and of record in Book 7540, page 723, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD, unto the said PNC Bank, Kentucky, Inc. formerly known as Citizens Fidelity Bank & Trust d/b/a PNC Mortgage Servicing Company, its successors and assigns, in fee simple, forever.

The undersigned Substitute Trustee believes the title hereby conveyed to be good except for prior liens of record, including those described hereinabove, and including any prior liens for taxes, and any applicable restrictions, building liens and easements, but warrants same against the lawful claims of all persons claiming by, through and under a conveyance from the undersigned as Substitute Trustee, under the provisions of the above described deed of trust, and not further or otherwise.

The proceeds of this sale, the receipt of which the undersigned hereby acknowledges, have been applied as follows:

Amount of Bid		$61,936.31
Publication Cost	254.90	
Attorney's Fee	500.00	
Title Work	100.00	
Recording-Substitution of Trustee	8.00	
Balance Credited on Debt Secured By Above-Described Deed of Trust	$61,073.41	

93 DEC -2 AM 10:21
FELIX [illegible] REGISTER
DAVIDSON COUNTY, TN.

92069
IDENTIF. & REFERENCE

Balance to be Disposed of in Accordance with Provisions of Above-Described Deed of Trust ..... $ -0-

IN WITNESS WHEREOF, the said John A. Beam, III, as Substitute Trustee, has hereunto set his hand this 2nd day of December, 1993.

By: John A. Beam III
John A. Beam, III,
Substitute Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me Jean E. McCasland, a Notary Public in and for said State and County duly commissioned and qualified, John A. Beam, III, Substitute Trustee, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand, at office, this 2nd day of December, 1993.

Jean E. McCasland
NOTARY PUBLIC

My Commission Expires: 12/2/93

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

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PROPERTY OWNER:	PNC Bank, Kentucky, Inc. f/k/a Citizens Fidelity Bank & Trust d/b/a PNC Mortgage Servicing Company
PROPERTY ADDRESS:	423 Hickory Glade Drive Antioch,TN 37013
MAIL TAX BILLS TO:	PNC Mortgage Servicing Company 539 Fourth Avenue Louisville, Kentucky 40202
MAP & PARCEL NO.	162-01-0-A-0018

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

8883 12/02 0101 03CHECK 238.03

I hereby swear or affirm that to the best of Affiant's knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is $61,936.61 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

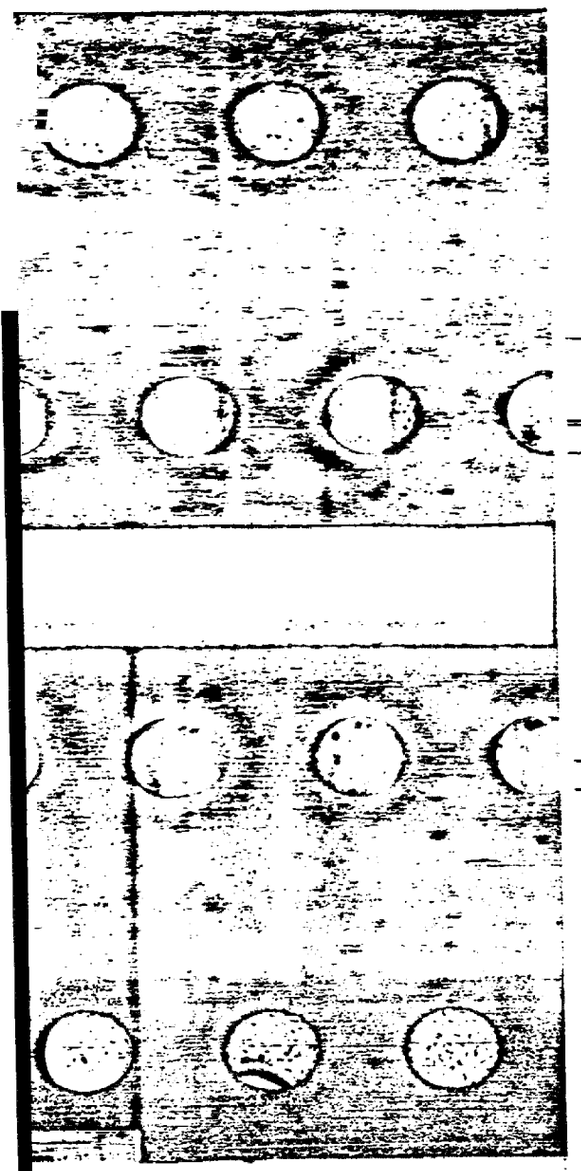
John A. Beam III
Affiant

SUBSCRIBED AND SWORN to before me this 2nd day of December, 1993.

Jean E. McCasland
NOTARY PUBLIC

My Commission Expires: 3/25/95

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9172 PAGE 44

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	61936.61
CON TX	229.03
PRFEE	1.00
MDEED	8.00
TOTAL	238.03
CHECK	238.03

12/02/93 01 10:21 0001 8883

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

92069
IDENTIF. # REFERENCE

93 DEC -2 AM 10:21
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 728959